

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY R. DRYDEN

Debtor(s)

Case No. 16-22099GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/06/2016.
- 2) The plan was confirmed on 09/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/05/2017, 02/01/2019, 02/02/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/28/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,456.49.
- 10) Amount of unsecured claims discharged without payment: \$12,717.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$94,753.80
Less amount refunded to debtor	\$879.18

NET RECEIPTS: **\$93,874.62**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,345.60
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,674.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,020.28**

Attorney fees paid and disclosed by debtor: \$2,362.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMSTRONG	Unsecured	421.58	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	528.97	528.97	528.97	8.78	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	316.25	316.25	316.25	5.25	0.00
CBNA	Unsecured	481.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	119.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	150.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	8,500.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	14,972.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	24,120.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	22,324.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	18,908.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	13,277.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	4,500.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	31,689.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORP	Secured	102,284.94	112,593.10	0.00	43,910.02	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	12,647.87	12,647.87	12,647.87	0.00
FREEDOM MORTGAGE CORP	Priority	0.00	100.00	100.00	100.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,444.58	1,444.58	1,444.58	23.98	0.00
MARINE FEDERAL CREDIT UNION	Unsecured	NA	0.00	0.00	0.00	0.00
MARINE FEDERAL CREDIT UNION	Unsecured	7,426.63	7,512.16	7,512.16	124.70	0.00
MERRICK BANK	Unsecured	1,394.35	1,067.43	1,067.43	17.72	0.00
MIDLAND FUNDING LLC	Unsecured	389.80	389.80	389.80	6.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	471.22	481.87	481.87	8.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Secured	3,442.26	3,442.26	3,442.26	3,442.26	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	144,800.06	144,800.06	2,401.65	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	20,262.20	20,262.20	20,262.20	20,262.20	1,895.44

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$43,910.02	\$0.00
Mortgage Arrearage	\$12,647.87	\$12,647.87	\$0.00
Debt Secured by Vehicle	\$20,262.20	\$20,262.20	\$1,895.44
All Other Secured	\$3,442.26	\$3,442.26	\$0.00
TOTAL SECURED:	\$36,352.33	\$80,262.35	\$1,895.44
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$100.00	\$100.00	\$0.00
TOTAL PRIORITY:	\$100.00	\$100.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$156,541.12	\$2,596.55	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,020.28</u>	
Disbursements to Creditors	<u>\$84,854.34</u>	
TOTAL DISBURSEMENTS :		<u>\$93,874.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.